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3/21/22 10:24 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: )  
 ) Case No. 21-21166-GLT  
RYAN A. WELLINGTON )  
D'ANDREA NICOLE WELLINGTON ) Chapter 13  
Debtor(s). )  
 ) Related to Dkt. No. 19, 46  
\_\_\_\_\_ )

**ORDER OF COURT**  
**(Check Boxes That Apply)**

- ☒ Confirming Plan on Final Basis ☒ Chapter 13 Plan dated:  
6/8/21
- ☐ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:  
On Interim Basis Solely as Adequate \_\_\_\_\_  
Protection

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$1,240, beginning 4/22. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This

statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. *Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.* The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- Quantum3 Group LLC CL. #17 at 0% interest
  - Harrisburg city SD(Harrisburg city)(PERCAP) CL. #18
  - Whitaker Borough (SWG) CL. #21
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- 
- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- 
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- 
- ☒ K. Additional Terms and Conditions:
- No payments to Keystone Munic Collections as being paid at trustee's CID 61

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment,

and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: March 21, 2022

  
\_\_\_\_\_  
Gregory I. Addonio jah  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:  
Ryan A. Wellington  
D'Andrea Nicole Wellington  
Debtors

Case No. 21-21166-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 21, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Ryan A. Wellington, D'Andrea Nicole Wellington, 112 Bouquet Street, Homestead, PA 15120-2304
15374605	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court., Caine & Weiner, PO Box 55848, Sherman Oaks, CA 91411
15374608	+ Capital Tax Collection Bureau, 2301 N. 3rd Street, Harrisburg, PA 17110-1893
15374609	+ Carrington Mortgage Services LLC, PO Box 5001, Westfield, IN 46074-5001
15374613	Dollar Bank FSB, 3 Gateway Center, Pittsburgh, PA 15222
15374615	+ Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
15394179	+ Harrisburg City School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15374616	+ Keystone Collections Group, PO Box 519, Irwin, PA 15642-0519
15374618	+ Loanpal, PO Box 4387, Portland, OR 97208-4387
15374621	+ PA Turnpike Toll By Plate, PO Box 645631, Pittsburgh, PA 15264-5254
15374622	+ Pelican Auto Finance LLC, 5 Christy Drive, #204, Chadds Ford, PA 19317-9674
15374623	+ Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
15374624	+ Pennsylvania Municipal Service Co., 336 Delaware Ave, Dept U-530-A, Oakmont, PA 15139-2138
15374625	+ Peoples Gas, PO Box 535323, Pittsburgh, PA 15253-5323
15374626	+ Professional Account Management, PO Box 1153, Milwaukee, WI 53201-1153
15374628	+ Self Financial Inc./Lead Bank, 1801 Main Street, Kansas City, MO 64108-2352
15374630	+ TD Bank USA/Target Credit, PO Box 1470, Minneapolis, MN 55440-1470
15374631	+ The Rev. Dr. Martin Luther King Jr., City Government Center, City Treasurer-Ste 103, 10 N. 2nd Street, Harrisburg, PA 17101-1679
15390875	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15374632	+ UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15390514	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15428381	+ Whitaker Borough, % PA Municipal Service Co, 336 Delaware Ave, Oakmont, PA 15139-2138
15374633	+ William T. Molczan, Esq., Weltman, Weinberg & Reis Co., 436 Seventh Ave, Ste 2500, Pittsburgh, PA 15219-1842

TOTAL: 23

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 21 2022 23:19:55	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 21 2022 23:20:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 21 2022 23:12:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15374614	Email/Text: kburkley@bernsteinlaw.com	Mar 21 2022 23:13:00	Duquesne Light, Customer Care Department, 411 Seventh Ave, MD 6-1, Pittsburgh, PA 15230
15374606	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 21 2022 23:19:50	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15374607	+ Email/PDF: acg.coaf.ebn@aisinfo.com		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Mar 21, 2022

Form ID: pdf900

Total Noticed: 50

		Mar 21 2022 23:19:51	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
15378400	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 21 2022 23:19:59	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15374610	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 21 2022 23:19:51	Citicards CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
15374611	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 21 2022 23:13:00	Comenity Bank/Victorias Secret, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
15374612	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 21 2022 23:13:00	Comenity Capital Bank/Big Lots Credit, PO Box 182120, Columbus, OH 43218-2120
15380678	Email/Text: G06041@att.com	Mar 21 2022 23:13:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15378441	+ Email/Text: BKRMailOps@weltman.com	Mar 21 2022 23:13:00	Dollar Bank, FSB, C/O Weltman Weinberg & Reis Co L.P.A., Po Box 93784, Cleveland, OH 44101-5784
15395037	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 21 2022 23:13:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15374617	+ Email/Text: support@ljross.com	Mar 21 2022 23:13:00	L.J. Ross Associates, Inc., 4 Universal Way, Jackson, MI 49202-1455
15374620	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 21 2022 23:19:51	LVNV Funding LLC, PO Box 1269, Greenville, SC 29602-1269
15384793	Email/PDF: resurgentbknotifications@resurgent.com	Mar 21 2022 23:19:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15374619	+ Email/PDF: gecsed@recoverycorp.com	Mar 21 2022 23:19:55	Lowe's, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
15395477	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Mar 21 2022 23:19:59	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
15387075	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 21 2022 23:13:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15391419	+ Email/Text: ecfbankruptcy@progleasing.com	Mar 21 2022 23:13:00	NPRTO North-East, LLC, 256 West Data Drive, 256 West Data Drive, Draper, UT 84020-2315
15374627	+ Email/Text: bankruptcyntices@psecu.com	Mar 21 2022 23:13:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
15379742	+ Email/Text: ebnpeoples@grblaw.com	Mar 21 2022 23:12:00	Peoples Natural Gas Company LLC, c/o GRB Law, Frick Bldg., 437 Grant St., 14th Fl., Pittsburgh, PA 15219-6101
15391446	Email/Text: bnc-quantum@quantum3group.com	Mar 21 2022 23:13:00	Quantum3 Group LLC as agent for, GoodLeap, PO Box 788, Kirkland, WA 98083-0788
15390756	Email/Text: bnc-quantum@quantum3group.com	Mar 21 2022 23:13:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
15374629	+ Email/PDF: gecsed@recoverycorp.com	Mar 21 2022 23:19:55	SYNCB/Mattress Firm, PO Box 965036, Orlando, FL 32896-5036
15391383	+ Email/PDF: gecsed@recoverycorp.com	Mar 21 2022 23:19:59	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15375481	+ Email/PDF: gecsed@recoverycorp.com	Mar 21 2022 23:19:50	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 27

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Mar 21, 2022

Form ID: pdf900

Total Noticed: 50

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Michael C. Eisen	on behalf of Debtor Ryan A. Wellington attorneyeisen@yahoo.com aarin96@hotmail.com
Michael C. Eisen	on behalf of Joint Debtor D'Andrea Nicole Wellington attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7